

United States Bankruptcy Court
Northern District of California

IN RE:**Carroll, Regan**

Debtor(s)

Case No. 3:14-bk-30726Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 105,388.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 5,234.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		\$ 5,022,396.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	10			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 2,455.00
TOTAL		39	\$ 105,388.00	\$ 5,027,630.00	

**United States Bankruptcy Court
Northern District of California**

IN RE:Case No. 3:14-bk-30726**Carroll, Regan**Chapter 7

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 12)	\$ 0.00
Average Expenses (from Schedule J, Line 22)	\$
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash		230.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bay Commercial Bank Checking Account		423.00
		Bay Commercial Bank Savings Account		4.00
		Realtor Federal Credit Union Account		101.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Wells Fargo Checking		23,209.00
4. Household goods and furnishings, include audio, video, and computer equipment.	X	Wells Fargo Savings		25.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Furniture, furnishings, electronics & personal effects, Including personal tools		500.00
6. Wearing apparel.		Clothes		200.00
7. Furs and jewelry.		2 Casio Watches and 1 Fossil Watch		50.00
8. Firearms and sports, photographic, and other hobby equipment.		12 gauge shotgun and 4 AR-15 rifles located in Wyoming		2,500.00
		Cameras, video cameras, golf clubs, tennis rackets, 3 Bicycles, motocross gear, skis & equipment, tents, and sleeping bags		300.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Musical instruments, equipment and accessories		9,700.00
10. Annuities. Itemize and name each issue.	X	Ruger "Rancher" Mini-14 Rifle located in San Francisco		700.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X	Jefferson Pilot Insurance Policy 500K face value		19,031.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Bay Commercial Bank common stock - 350 Shares Dog Patch Real Estate Co. Stock Small amounts of stock in Kemper, Ameriprise and American Express The Redland Group, Inc. Stock & Subsidiaries, which include: 1169-1177 Tennessee St. Inc.; 713 - 715 San Bruno Avenue, Inc.; 4250 Orchard Park, LLC		3,588.00 unknown unknown unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Sole Beneficiary of the Dorsey Redland Trust Sole Beneficiary of the Dorsey Redland Estate		unknown
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1975 CZ Motorcycle 1982 Mercedes 300TD (holds title with Dog Patch Real Estate Co.) Full value approximately \$2,500 1983 Mercedes 300TD (holds title with Dog Patch Real Estate Co.) Full value approximately \$2,500; located in North Carolina		1,000.00 1,250.00 1,250.00

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		1985 Ford F250 Pick Up (holds title with Dog Patch Real Estate Co.) (Salvage value) Vehicle located in Manderson, WY		0.00
		1996 Dodge 3500 pick-up(holds title with Dog Patch Real Estate Co.) Full value approximately \$4,000		2,000.00
		2001 Dodge 2500 located in Ten Sleep, WY (holds title with Dog Patch Real Estate Co.) Full value approximately \$17,839 trade in value		8,920.00
		Motorcycle Trailer		50.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		2 Desks; 2 Office Chairs; laptop and iPad		200.00
29. Machinery, fixtures, equipment, and supplies used in business.		Skytrak Boom Forklift located in Livingston, Montana - Value is an estimate		30,000.00
30. Inventory.	X			
31. Animals.		German Shepard		0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Domain names: Redland Group.com; .net and .org; Dogpatch RE.com; DogpatchRealEstate.com; regancarroll.com		unknown
		Retainer balance due from attorney		157.00

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

- 11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. *

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash	CCCP § 703.140(b)(5)	230.00	230.00
Wells Fargo Checking	CCCP § 703.140(b)(5)	23,209.00	23,209.00
Wells Fargo Savings	CCCP § 703.140(b)(5)	25.00	25.00
Furniture, furnishings, electronics & personal effects, Including personal tools	CCCP § 703.140(b)(3)	500.00	500.00
Clothes	CCCP § 703.140(b)(3)	200.00	200.00
2 Casio Watches and 1 Fossil Watch	CCCP § 703.140(b)(4)	50.00	50.00
12 gauge shotgun and 4 AR-15 rifles located in Wyoming	CCCP § 703.140(b)(3)	2,500.00	2,500.00
Cameras, video cameras, golf clubs, tennis rackets, 3 Bicycles, motocross gear, skis & equipment, tents, and sleeping bags	CCCP § 703.140(b)(3)	300.00	300.00
Musical instruments, equipment and accessories	CCCP § 703.140(b)(3)	9,700.00	9,700.00
Ruger "Rancher" Mini-14 Rifle located in San Francisco	CCCP § 703.140(b)(3)	550.00	700.00
Jefferson Pilot Insurance Policy 500K face value	CCCP § 703.140(b)(8) CCCP § 703.140(b)(5)	13,675.00 3,461.00	19,031.00
2001 Dodge 2500 located in Ten Sleep, WY (holds title with Dog Patch Real Estate Co.) Full value approximately \$17,839 trade in value	CCCP § 703.140(b)(2)	5,100.00	8,920.00
2 Desks; 2 Office Chairs; laptop and iPad	CCCP § 703.140(b)(3)	200.00	200.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO.		Value \$				
ACCOUNT NO.		Value \$				
ACCOUNT NO.		Value \$				
ACCOUNT NO.		Value \$				
0		Subtotal (Total of this page)	\$	\$		
		Total (Use only on last page)	\$	\$		
		(Report also on Summary of Schedules.)				(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODETOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Calif. Employment Development Department Bankruptcy Unit - MIC 92E P.O. Box 826880 Sacramento, CA 94280-0001	X	Employment Taxes	X	X	5,209.00	5,209.00	
ACCOUNT NO. Franchise Tax Board Bankruptcy Section, MS A -340 P.O. Box 2952 Sacramento, CA 95812-2952		State Income Taxes			unknown		
ACCOUNT NO. Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346		Federal Income Taxes			unknown		
ACCOUNT NO. Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346	X	Employment Taxes			25.00	25.00	
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)		\$ 5,234.00	\$ 5,234.00	\$
			Total				
					\$ 5,234.00		
			Total				

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			X	X	X	
ACCOUNT NO. 1155-1177 Tennessee Street Owners Assn 1171A Tennessee Street San Francisco, CA 94107	X	Potential Alter Ego Liability	X	X	X	3,088.00
ACCOUNT NO. 1006 American Express P.O. Box 981535 El Paso, TX 79998-1535		Revolving credit card charges incurred over the past several years.				2,125.00
ACCOUNT NO. 1006 American Express P.O. Box 981540 El Paso, TX 79998-1540		Additional Notice				0.00
ACCOUNT NO. 1006 American Express C/O Nationwide Credit P.O. Box 26314 Lehigh Valley, PA 18002-6314		Additional Notice				0.00
13 continuation sheets attached			Subtotal (Total of this page)		\$ 5,213.00	
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	
					\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1006 American Express C/O Gatestone & Co. Int'l Inc. P.O. Box 101928 Dept 4947A Birmingham, AL 35210-1928			Additional Notice				0.00
ACCOUNT NO. Ameritech Computer Services Inc 2688 Third Street San Francisco, CA 94107	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	3,500.00
ACCOUNT NO. 5816 AT&T Business Service 14575 Presidio Square Rm CR Houston, TX 77083	X		Potential Alter Ego Liability	X	X	X	85.00
ACCOUNT NO. AT&T Business Service 14575 Presidio Square Rm CR Houston, TX 77083	X		Potential Alter Ego Liability	X	X	X	75.00
ACCOUNT NO. 0755 Barclay Bank Delaware C/O Capital Management Services LP 698 1/2 S. Ogden Street Buffalo, NY 14206-2317			Additional Notice				0.00
ACCOUNT NO. 0755 Barclaycard P.O. Box 8802 Wilmington, DE 19899-8802			Revolving credit card charges incurred over the past several years.				8,556.00
ACCOUNT NO. Bay Commercial Bank 500 Ygnacio Valley Road Ste 130 Walnut Creek, CA 94596	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	1,240,424.00
Sheet no. 1 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			\$ 1,252,640.00
				Total			
							\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6389 Beronio Lumber 2525 Marin Street San Francisco, CA 94124	X		Personal Guarantee	X	X	X	18,699.00
ACCOUNT NO. Blaze/Golden Gate Supply 101 Cargo Way San Francisco, CA 94124	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	0.00
ACCOUNT NO. 6427/4054 California Emergency Physicians Med Grp 1700 Coffee Rd Modesto, CA 95355			Medical Services				120.00
ACCOUNT NO. 2410 Campus Surgery Center 3190 S. Bascom Ave Ste. 140 San Jose, CA 95124			Medical Services				204.00
ACCOUNT NO. 2410 Campus Surgery Center C/O Transworld Systems 507 Prudential Rd Horsham, PA 19044			Additional Notice				0.00
ACCOUNT NO. 9039 Capital One Attn: Bankruptcy Department P.O. Box 30285 Salt Lake City, UT 84130-0285			Revolving credit card charges incurred over the past several years.				960.00
ACCOUNT NO. 1373 Capital One Attn: Bankruptcy Department P.O. Box 30285 Salt Lake City, UT 84130-0285			Revolving credit card charges incurred over the past several years.				1,514.00
Sheet no. 2 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			\$ 21,497.00
				Total			
							\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE				AMOUNT OF CLAIM
				CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. 0755			Additional Notice				0.00
Card Services P.O. Box 8833 Wilmington, DE 19899-8833							
ACCOUNT NO.	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	500.00
Center Hardware 999 Mariposa Street San Francisco, CA 94107							
ACCOUNT NO.	X		Additional Notice	X	X	X	0.00
Charles Jadallah C/O Gregory Rocca 395 W Portal Ave San Francisco, CA 94127-1411							
ACCOUNT NO.	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	1,821,000.00
Charles Jadallah 4 West 4th Ave., Ste. C San Mateo, CA 94402							
ACCOUNT NO.	X		Potential Alter Ego Liability	X	X	X	75.00
City & County Of San Francisco Tax Collector 1 Dr. Carlton B. Goodlett Place Rm 140 San Francisco, CA 94102							
ACCOUNT NO. 7365			Medical Services				369.00
College Health IPA 5665 Plaza Drive Ste. 400 Cypress, CA 90630							
ACCOUNT NO. 2364			Cable				665.00
Comcast 9602 S 300 W Ste B Sandy, UT 84070-3302							
Sheet no. 3 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)		\$ 1,822,609.00
					Total		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2364 Comcast C/O Stellar Recovery 1327 Highway 2w Ste. 100 Kalispell, MT 59901-3413			Additional Notice				0.00
ACCOUNT NO. Complete Security 23 Stevenson Street San Francisco, CA 94105	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	1,000.00
ACCOUNT NO. 4009 Concentra P.O. Box 3700 Rancho Cucamonga, CA 91729	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	140.00
ACCOUNT NO. 5357 Concentra Med Ctr/Employer C/O Medicredit, Inc. P.O. Box 1629 Maryland Heights, MO 63043-0629	X		Additional Notice	X	X	X	0.00
ACCOUNT NO. Crime Watch Security Systems Inc. 1355 Fairfax Avenue, Ste B San Francisco, CA 94124	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	500.00
ACCOUNT NO. CT Corporation 1350 Treat Blvd. Ste. 350 Walnut Creek, CA 94597	X		Potential Alter Ego Liability	X	X	X	284.00
ACCOUNT NO. David Prager 1173 Tennessee Street San Francisco, CA 94107	X		Potential Lawsuit Claim	X	X	X	0.00

Sheet no. 4 of 13 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,924.00**

Total
\$

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Franchise Tax Board Offset Program MS-A141 P.O. Box 942857 Sacramento, CA 94257-0531	X		Potential Alter Ego Liability	X	X	X	2,787.00
ACCOUNT NO. Golden State Lumber 855 Lakeville Street Ste 200 Petaluma, CA 94952	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	37,133.00
ACCOUNT NO. Golden State Lumber C/O Brian P Hedstrom 855 Lakeville Street Ste 200 Petaluma, CA 94952	X		Additional Notice Subject to Setoff	X	X	X	0.00
ACCOUNT NO. Gordon & Rees 275 Battery St. Ste. 2000 San Francisco, CA 94111	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	1,773.00
ACCOUNT NO. HJ Rabbitt & Sons, Inc. 894 35th Avenue San Francisco, CA 94121	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	4,500.00
ACCOUNT NO. Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346	X		Potential Alter Ego Liability	X	X	X	648,573.00
ACCOUNT NO. REGC.05 Jack Wholey 1004 Ventura Avenue Albany, CA 94706			Services				3,365.00
Sheet no. 5 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			\$ 698,131.00
				Total			\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
				CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. Janine A. Jadallah 1742 Los Altos Drive San Mateo, CA 94402	X		Additional Notice	X	X	X
ACCOUNT NO. Joanne Porter 400 25th Avenue #4 San Francisco, CA 94121			Landscaping			
ACCOUNT NO. John W. Davis Attorney-At-Law 718 Big Horn Avenue Worland, WY 82401			Legal Services			
ACCOUNT NO. King Scaffolding, Inc. 265 Wattis Way South San Francisco, CA 94080	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X
ACCOUNT NO. Kitchen Sync Garry Craddock 1752 Church Street San Francisco, CA 94131	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X
ACCOUNT NO. Kristin Swanson 1171 Tennessee Street San Francisco, CA 94107	X		Potential Lawsuit Claim	X	X	X
ACCOUNT NO. 4363 Lowes/GE Capital Retail Bank C/O D&S Ltd. 13809 Research Blvd. Ste 800 Austin, TX 78750	X		Additional Notice	X	X	X

Sheet no. 6 of 13 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ 21,643.00

Total

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4363 Lowes/GE Capital Retail Bank Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	795.00
ACCOUNT NO. 4239 MacMurray Pacific 568 Seventh Street San Francisco, CA 94013	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	2,087.00
ACCOUNT NO. 7430 Macys Bankruptcy Processing P.O. Box 8053 Mason, OH 45040			Revolving credit card charges incurred over the past several years.				996.00
ACCOUNT NO. 7430 Macys P.O. Box 6167 Sioux Falls, SD 57117-6167			Additional Notice				0.00
ACCOUNT NO. 7430 Macys C/O Credit Control LLC P.O. Box 31179 Tampa, FL 33631-3179			Additional Notice				0.00
ACCOUNT NO. 0001 Marin General Hospital 250 Bon Air Road Greenbrae, CA 94904			Medical Services				1,134.00
ACCOUNT NO. Marten & Sari Stenfors 1177 Tennessee Street San Francisco, CA 94107	X		Potential Lawsuit Claim	X	X	X	0.00
Sheet no. 7 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			\$ 5,012.00
				Total			
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
				CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. Meg & Christian Sotto 1175 Tennessee Street San Francisco, CA 94107	X		Potential Lawsuit Claim	X	X	X
ACCOUNT NO. Meinecke & Sitz, LLC 1513 Beck Avenue Cody, WY 82414			Legal Services			
ACCOUNT NO. 1034 Mel Blaustein MD 1199 Bush Street Ste 600 San Francisco, CA 94109			Medical Services			
ACCOUNT NO. Mildred Adler 1161 Tennessee Street San Francisco, CA 94107	X		Potential Lawsuit Claim	X	X	X
ACCOUNT NO. 116021.1 Murphy Pearson Bradley & Feeney 88 Kearny Street Tenth Floor San Francisco, CA 94108	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X
ACCOUNT NO. 9990 National Construction Rentals C/O Jonathan Neil & Associates 18321 Ventura Blvd. Ste. 1000 Tarzana, CA 91356	X		Additional Notice			
ACCOUNT NO. 9002 National Construction Rentals 1300 Business Center Drive San Leandro, CA 94577	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X
Sheet no. 8 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)			\$ 101,095.00		
	Total			\$		
	the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			\$		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
				CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. 2976 Office Of Treasurer & Tax Collector City & County Of San Francisco 1 Dr. Carlton B. Goodlett Place San Francisco, CA 94102-4638	X		Potential Alter Ego Liability	X	X	X
ACCOUNT NO. Pacific Gas & Electric 2225 Folsom Street San Francisco, CA 94110	X		Potential Alter Ego Liability	X	X	X
ACCOUNT NO. Patrick (Lindsay) & Virginia Gravette 1155 Tennessee Street San Francisco, CA 94107	X		Potential Lawsuit Claim	X	X	X
ACCOUNT NO. Premier Locksmiths	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X
ACCOUNT NO. 8282 Quest Diagnostics P.O. Box 7306 Hollister, MO 65673-7306			Medical Services			
ACCOUNT NO. 5372 Reclogy Sunset Scavenger 250 Executive Park Blvd. Ste. 2100 San Francisco, CA 94134-3306	X		Potential Alter Ego Liability	X	X	X
ACCOUNT NO. Reece Walker 1161 Tennessee Street San Francisco, CA 94107	X		Potential Lawsuit Claim	X	X	X
Sheet no. 9 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$	1,285.00
				Total	\$	
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4348 San Francisco Gravel Co 552 Berry Street San Francisco, CA 94107-1506	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	75.00
ACCOUNT NO. San Francisco Water Power And Sewer 525 Golden Gate Avenue San Francisco, CA 94102	X		Potential Alter Ego Liability Subject to Setoff	X	X	X	86.00
ACCOUNT NO. 9041/8689 Santos & Urrutia, Inc. 2451 Harrison Street San Francisco, CA 94110	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	23,439.00
ACCOUNT NO. Seosamh O'Briain Dba Ace Drilling & Excavation 1612 Noriega Street San Francisco, CA 94122	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	29,870.00
ACCOUNT NO. Seosamh O'Briain Dba Ace Drilling & Exca C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612	X		Additional Notice				0.00
ACCOUNT NO. Shawn & Jaclyn Gorman 366 Pennsylvania Street San Francisco, CA 94107	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	50,000.00
ACCOUNT NO. St. Francis Memorial Hospital Centralized Business Office 3215 Prospect Park Rancho Cordova, CA 95670			Medical Services				650.00
Sheet no. 10 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			\$ 104,120.00
				Total			
							\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X		Potential Alter Ego Liability	X	X	X	
State Compensation Insurance Fund P.O. Box 8192 Pleasanton, CA 94588-8792							261.00
ACCOUNT NO.	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	
Stephen O'Kane Stephen O'Kane Construction 1842 21st Avenue San Francisco, CA 94122							133,562.00
ACCOUNT NO.	X		Additional Notice				
Stephen O'Kane dba Stephen O'Kane Constr C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612							0.00
ACCOUNT NO. 7001	X		Potential Alter Ego Liability	X	X	X	
Tax Collector Greenville County 301 University RDG Ste. 700 Greenville, SC 29601-3659							22,297.00
ACCOUNT NO. 9547	X		Additional Notice	X	X	X	
The Cincinnati Insurance Company C/O Thomas K. McMackin 6200 South Gilmore Rd. Fairfield, OH 45014-5141							0.00
ACCOUNT NO. 9547	X		Potential Alter Ego Liability	X	X	X	
The Cincinnati Insurance Company 6200 South Gilmore Rd. Fairfield, OH 45014-5141							189.00
ACCOUNT NO.	X		Potential Alter Ego Liability	X	X	X	
The Insco Dico Group P.O. Box 19725 Irvine, CA 92623							1,080.00

Sheet no. 11 of 13 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

\$ **157,389.00**

Total

\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.			Additional Notice			0.00
The National Collection Agency 1620 School Street #105 Moraga, CA 94556						
ACCOUNT NO.			Additional Notice			0.00
The National Collection Agency C/O Fred Keeperman 1620 School Street #107 Moraga, CA 94556						
ACCOUNT NO.			Dues and Services			2,927.00
The Olympic Club 524 Post Street San Francisco, CA 94102						
ACCOUNT NO.			Additional Notice			0.00
The Olympic Club C/O Fred Keeperman 1620 School Street Ste 107 Moraga, CA 94556						
ACCOUNT NO.			Accounting & Tax Preparation			7,075.00
Timothy Desmond CPA 2555 Flores Street #200 San Mateo, CA 94403						
ACCOUNT NO.	X		Potential Lawsuit Claim	X	X	0.00
Tom Kovats 1163 Tennessee Street San Francisco, CA 94107	X					
ACCOUNT NO.	X		Additional Notice			0.00
Tom Kovats 4 Emerson Place #717 Boston, MA 02114	X					

Sheet no. 12 of 13 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **10,002.00**

Total

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0543 UCSF Medical Center Patient Financial Services P.O. Box 0810 San Francisco, CA 94143-0810			Medical Services				408.00
ACCOUNT NO. 0513/8001 UCSF Medical Center C/O Healthcare Recovery Solutions 1515 190th St. Ste 350 Gardena, CA 90248-4910			Additional Notice				0.00
ACCOUNT NO. 7563 USAA Credit Card P.O. Box 65020 San Antonio, TX 78265-5020			Revolving credit card charges incurred over the past several years.				28,522.00
ACCOUNT NO. 0767 Vista Bank P.O. Box 315 Aiken, SC 29802-0315	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	766,598.00
ACCOUNT NO. 4076 Vista Imaging Services Inc. 3941 Park Drive, Suite 20-463 El Dorado Hills, CA 95762			Medical Services				25.00
ACCOUNT NO. 40945 Zacks & Freedman 235 Montgomery St. Ste. 400 San Francisco, CA 94104	X		Potential Alter Ego Liability or Personal Guarantee	X	X	X	24,283.00
ACCOUNT NO.							

Sheet no. 13 of 13 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **819,836.00**

Total

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(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$ **5,022,396.00**

SCHEDELE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
1169-1177 Tennessee Street, Inc. 1051 Texas Street San Francisco, CA 94107	Marten & Sari Stenfors 1177 Tennessee Street San Francisco, CA 94107
	Meg & Christian Sotto 1175 Tennessee Street San Francisco, CA 94107
	David Prager 1173 Tennessee Street San Francisco, CA 94107
	Kristin Swanson 1171 Tennessee Street San Francisco, CA 94107
	Tom Kovats 1163 Tennessee Street San Francisco, CA 94107
	Mildred Adler 1161 Tennessee Street San Francisco, CA 94107
	Patrick (Lindsay) & Virginia Gravette 1155 Tennessee Street San Francisco, CA 94107
	Murphy Pearson Bradley & Feeney 88 Kearny Street Tenth Floor San Francisco, CA 94108
	Zacks & Freedman 235 Montgomery St. Ste. 400 San Francisco, CA 94104
	1155-1177 Tennessee Street Owners Assn 1171A Tennessee Street San Francisco, CA 94107
	Reece Walker 1161 Tennessee Street San Francisco, CA 94107
	Tom Kovats 4 Emerson Place #717 Boston, MA 02114
	Bay Commercial Bank 500 Yerba Buena Valley Road Ste 130 Walnut Creek, CA 94596
4250 Orchard Park, LLC 366 Pennsylvania Street San Francisco, CA 94107	

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
713-715 San Bruno Avenue, Inc. 1051 Texas Street San Francisco, CA 94107	CT Corporation 1350 Treat Blvd. Ste. 350 Walnut Creek, CA 94597
Blaze/Golden Gate Supply 101 Cargo Way San Francisco, CA 94124	Tax Collector Greenville County 301 University RDG Ste. 700 Greenville, SC 29601-3659
	Vista Bank P.O. Box 315 Aiken, SC 29802-0315
	Murphy Pearson Bradley & Feeney 88 Kearny Street Tenth Floor San Francisco, CA 94108
	Zacks & Freedman 235 Montgomery St. Ste. 400 San Francisco, CA 94104
	Stephen O'Kane Stephen O'Kane Construction 1842 21st Avenue San Francisco, CA 94122
	Seosamh O'Briain Dba Ace Drilling & Excavation 1612 Noriega Street San Francisco, CA 94122
	Golden State Lumber 855 Lakeville Street Ste 200 Petaluma, CA 94952
	Seosamh O'Briain Dba Ace Drilling & Exca C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612
	Stephen O'Kane dba Stephen O'Kane Constr C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612
Charles Jadallah 4 West 4th Ave., Ste. C San Mateo, CA 94402	Golden State Lumber C/O Brian P Hedstrom 855 Lakeville Street Ste 200 Petaluma, CA 94952
	Stephen O'Kane Stephen O'Kane Construction 1842 21st Avenue San Francisco, CA 94122
	Seosamh O'Briain Dba Ace Drilling & Excavation 1612 Noriega Street San Francisco, CA 94122

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Dogpatch Real Estate Co. 1051 Texas Street San Francisco, CA 94107	Golden State Lumber 855 Lakeville Street Ste 200 Petaluma, CA 94952
	Seosamh O'Briain Dba Ace Drilling & Excavation C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612
	Stephen O'Kane dba Stephen O'Kane Constr C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612
	Golden State Lumber C/O Brian P Hedstrom 855 Lakeville Street Ste 200 Petaluma, CA 94952
	Stephen O'Kane Stephen O'Kane Construction 1842 21st Avenue San Francisco, CA 94122
	Seosamh O'Briain Dba Ace Drilling & Excavation 1612 Noriega Street San Francisco, CA 94122
	Center Hardware 999 Mariposa Street San Francisco, CA 94107
	Marten & Sari Stenfors 1177 Tennessee Street San Francisco, CA 94107
	Meg & Christian Sotto 1175 Tennessee Street San Francisco, CA 94107
	David Prager 1173 Tennessee Street San Francisco, CA 94107
	Kristin Swanson 1171 Tennessee Street San Francisco, CA 94107
	Tom Kovats 1163 Tennessee Street San Francisco, CA 94107
	Mildred Adler 1161 Tennessee Street San Francisco, CA 94107

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	1155 Tennessee Street San Francisco, CA 94107
	Blaze/Golden Gate Supply 101 Cargo Way San Francisco, CA 94124
	Ameritech Computer Services Inc 2688 Third Street San Francisco, CA 94107
	Complete Security 23 Stevenson Street San Francisco, CA 94105
	Premier Locksmiths
	Crime Watch Security Systems Inc. 1355 Fairfax Avenue, Ste B San Francisco, CA 94124
	Gordon & Rees 275 Battery St. Ste. 2000 San Francisco, CA 94111
	HJ Rabbitt & Sons, Inc. 894 35th Avenue San Francisco, CA 94121
	Shawn & Jaclyn Gorman 366 Pennsylvania Street San Francisco, CA 94107
	Kitchen Sync Garry Craddock 1752 Church Street San Francisco, CA 94131
	AT&T Business Service 14575 Presidio Square Rm CR Houston, TX 77083
	Concentra Med Ctr/Employer C/O Medicredit, Inc. P.O. Box 1629 Maryland Heights, MO 63043-0629
	Concentra P.O. Box 3700 Rancho Cucamonga, CA 91729
	Lowes/GE Capital Retail Bank C/O D&S Ltd. 13809 Research Blvd. Ste 800 Austin, TX 78750

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076
	Office Of Treasurer & Tax Collector City & County Of San Francisco 1 Dr. Carlton B. Goodlett Place San Francisco, CA 94102-4638
	San Francisco Gravel Co 552 Berry Street San Francisco, CA 94107-1506
	King Scaffolding, Inc. 265 Wattis Way South San Francisco, CA 94080
	State Compensation Insurance Fund P.O. Box 8192 Pleasanton, CA 94588-8792
	National Construction Rentals C/O Jonathan Neil & Associates 18321 Ventura Blvd. Ste. 1000 Tarzana, CA 91356
	National Construction Rentals 1300 Business Center Drive San Leandro, CA 94577
	Santos & Urrutia, Inc. 2451 Harrison Street San Francisco, CA 94110
	MacMurray Pacific 568 Seventh Street San Francisco, CA 94013
	Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346
	San Francisco Water Power And Sewer 525 Golden Gate Avenue San Francisco, CA 94102
	Reclogy Sunset Scavenger 250 Executive Park Blvd. Ste. 2100 San Francisco, CA 94134-3306
	Murphy Pearson Bradley & Feeney 88 Kearny Street Tenth Floor San Francisco, CA 94108
	Zacks & Freedman 235 Montgomery St. Ste. 400 San Francisco, CA 94104

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Dorsey Redland Trust 1051 Texas Street San Francisco, CA 94107	Calif. Employment Development Department Bankruptcy Unit - MIC 92E P.O. Box 826880 Sacramento, CA 94280-0001
Golden State Lumber 855 Lakeville Street Ste 200 Petaluma, CA 94952	Beronio Lumber 2525 Marin Street San Francisco, CA 94124
	Golden State Lumber 855 Lakeville Street Ste 200 Petaluma, CA 94952
	Seosamh O'Briain Dba Ace Drilling & Excavation C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612
	Stephen O'Kane dba Stephen O'Kane Construction C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612
	1155-1177 Tennessee Street Owners Assn 1171A Tennessee Street San Francisco, CA 94107
	Golden State Lumber C/O Brian P Hedstrom 855 Lakeville Street Ste 200 Petaluma, CA 94952
	Reece Walker 1161 Tennessee Street San Francisco, CA 94107
	Tom Kovats 4 Emerson Place #717 Boston, MA 02114
	Bay Commercial Bank 500 Ygnacio Valley Road Ste 130 Walnut Creek, CA 94596
	Murphy Pearson Bradley & Feeney 88 Kearny Street Tenth Floor San Francisco, CA 94108
	Zacks & Freedman 235 Montgomery St. Ste. 400 San Francisco, CA 94104
Golden State Lumber 855 Lakeville Street Ste 200 Petaluma, CA 94952	Stephen O'Kane Stephen O'Kane Construction 1842 21st Avenue San Francisco, CA 94122
	Seosamh O'Briain Dba Ace Drilling & Excavation

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Janine A. Jadallah 1742 Los Altos Drive San Mateo, CA 94402	1612 Noriega Street San Francisco, CA 94122 Seosamh O'Briain Dba Ace Drilling & Exca C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612 Stephen O'Kane dba Stephen O'Kane Constr C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612 Stephen O'Kane Stephen O'Kane Construction 1842 21st Avenue San Francisco, CA 94122 Seosamh O'Briain Dba Ace Drilling & Excavation 1612 Noriega Street San Francisco, CA 94122 Golden State Lumber 855 Lakeville Street Ste 200 Petaluma, CA 94952 Seosamh O'Briain Dba Ace Drilling & Exca C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612 Stephen O'Kane dba Stephen O'Kane Constr C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612 Golden State Lumber C/O Brian P Hedstrom 855 Lakeville Street Ste 200 Petaluma, CA 94952 Stephen O'Kane Stephen O'Kane Construction 1842 21st Avenue San Francisco, CA 94122 Stephen O'Kane dba Stephen O'Kane Constr C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612 Bay Commercial Bank 500 Ygnacio Valley Road Ste 130 Walnut Creek, CA 94596 Seosamh O'Briain Dba Ace Drilling & Excavation 1612 Noriega Street San Francisco, CA 94122
Seosamh O'Briain Dba Ace Drilling & Exca 1612 Noriega Street San Francisco, CA 94122	
Shawn & Jackie Gorman 366 Pennsylvania Street San Francisco, CA 94107	
Stephen O'Kane Stephen O'Kane Construction 1842 21st Avenue San Francisco, CA 94122	

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
The Dorsey Redland Estate 1051 Texas Street San Francisco, CA 94107	Seosamh O'Briain Dba Ace Drilling & Excavation C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612 AT&T Business Service 14575 Presidio Square Rm CR Houston, TX 77083
The Redland Group, Inc. 1051 Texas Street San Francisco, CA 94107	Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346 Stephen O'Kane Stephen O'Kane Construction 1842 21st Avenue San Francisco, CA 94122
	Seosamh O'Briain Dba Ace Drilling & Excavation 1612 Noriega Street San Francisco, CA 94122
	Marten & Sari Stenfors 1177 Tennessee Street San Francisco, CA 94107
	Meg & Christian Sotto 1175 Tennessee Street San Francisco, CA 94107
	David Prager 1173 Tennessee Street San Francisco, CA 94107
	Kristin Swanson 1171 Tennessee Street San Francisco, CA 94107
	Tom Kovats 1163 Tennessee Street San Francisco, CA 94107
	Mildred Adler 1161 Tennessee Street San Francisco, CA 94107
	Patrick (Lindsay) & Virginia Gravette 1155 Tennessee Street San Francisco, CA 94107
	Bay Commercial Bank 500 Ygnacio Valley Road Ste 130 Walnut Creek, CA 94596
	Shawn & Jaclyn Gorman 366 Pennsylvania Street

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	San Francisco, CA 94107
	San Francisco Gravel Co 552 Berry Street San Francisco, CA 94107-1506
	San Francisco Water Power And Sewer 525 Golden Gate Avenue San Francisco, CA 94102
	The Cincinnati Insurance Company C/O Thomas K. McMackin 6200 South Gilmore Rd. Fairfield, OH 45014-5141
	The Cincinnati Insurance Company 6200 South Gilmore Rd. Fairfield, OH 45014-5141
	Vista Bank P.O. Box 315 Aiken, SC 29802-0315
	The Inesco Dico Group P.O. Box 19725 Irvine, CA 92623
	Reclogy Sunset Scavenger 250 Executive Park Blvd. Ste. 2100 San Francisco, CA 94134-3306
	City & County Of San Francisco Tax Collector 1 Dr. Carlton B. Goodlett Place Rm 140 San Francisco, CA 94102
	Franchise Tax Board Offset Program MS-A141 P.O. Box 942857 Sacramento, CA 94257-0531
	Murphy Pearson Bradley & Feeney 88 Kearny Street Tenth Floor San Francisco, CA 94108
	Zacks & Freedman 235 Montgomery St. Ste. 400 San Francisco, CA 94104
	Pacific Gas & Electric 2225 Folsom Street San Francisco, CA 94110
	Janine A. Jadallah 1742 Los Altos Drive San Mateo, CA 94402

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	C/O Gregory Rocca 395 W Portal Ave San Francisco, CA 94127-1411
	Charles Jadallah 4 West 4th Ave., Ste. C San Mateo, CA 94402
	Golden State Lumber 855 Lakeville Street Ste 200 Petaluma, CA 94952
	Seosamh O'Briain Dba Ace Drilling & Excavation C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612
	Stephen O'Kane dba Stephen O'Kane Construction C/O McInerney & Dillon PC 1999 Harrison St Ste 1700 Oakland, CA 94612
	1155-1177 Tennessee Street Owners Assn 1171A Tennessee Street San Francisco, CA 94107
	Golden State Lumber C/O Brian P Hedstrom 855 Lakeville Street Ste 200 Petaluma, CA 94952
	Reece Walker 1161 Tennessee Street San Francisco, CA 94107
	Tom Kovats 4 Emerson Place #717 Boston, MA 02114

Fill in this information to identify your case:

Debtor 1 Regan Carroll
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of California

Case number 3:14-bk-30726
(if known)

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 6l

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation		
Employer's name		
Employer's address	Number Street	Number Street
	City	City
	State ZIP Code	State ZIP Code

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

For Debtor 1	For Debtor 2 or non-filing spouse
--------------	-----------------------------------

2. \$ 0.00 \$ _____

3. Estimate and list monthly overtime pay.

3. + \$ 0.00 + \$ _____

4. Calculate gross income. Add line 2 + line 3.

4. \$ 0.00 \$ _____

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	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....	→ 4. \$ 0.00	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ _____
5e. Insurance	5e. \$ 0.00	\$ _____
5f. Domestic support obligations	5f. \$ 0.00	\$ _____
5g. Union dues	5g. \$ 0.00	\$ _____
5h. Other deductions Specify: _____	5h. + \$ 0.00	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>	8a. \$ 0.00	\$ _____
8b. Interest and dividends	8b. \$ 0.00	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>	8c. \$ 0.00	\$ _____
8d. Unemployment compensation	8d. \$ 0.00	\$ _____
8e. Social Security	8e. \$ 0.00	\$ _____
8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____</small>	8f. \$ 0.00	\$ _____
8g. Pension or retirement income	8g. \$ 0.00	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ _____
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 0.00 + \$ 0.00 = \$ 0.00	\$ _____
11. State all other regular contributions to the expenses that you list in Schedule J. <small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.</small>		
<small>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.</small> Specify: _____		11. + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies 12. \$ 0.00		
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No Case: 14-30726 Doc# 8 Filed: 05/23/14 Entered: 05/23/14 19:07:14 Page 37 of 42		
<input checked="" type="checkbox"/> Yes. Explain: The debtor is disabled at this time and does not know when or if he will be able to obtain employment in the future.		
Combined monthly income		

Fill in this information to identify your case:

Debtor 1 **Regan Carroll**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of California

Case number **3:14-bk-30726**
(If known)

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

- No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues

Your expenses

4.	\$ 0.00
4a.	\$ 0.00
4b.	\$ 65.00
4c.	\$ 0.00
4d.	\$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

Your expenses	
5.	\$ 0.00
6a. Electricity, heat, natural gas	6a. \$ 90.00
6b. Water, sewer, garbage collection	6b. \$ 75.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 100.00
6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 300.00
8. Childcare and children's education costs	8. \$ 0.00
9. Clothing, laundry, and dry cleaning	9. \$ 0.00
10. Personal care products and services	10. \$ 0.00
11. Medical and dental expenses	11. \$ 500.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 0.00
14. Charitable contributions and religious donations	14. \$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify: _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17. Installment or lease payments:	17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: _____ 17d. Other. Specify: _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues

Debtor 1 **Regan Carroll**
First Name Middle Name Last Name

Case number (if known) **3:14-bk-30726**

21. **Other.** Specify: _____

21. +\$ **0.00**

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. \$ **2,455.00**

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ **0.00**

23b. Copy your monthly expenses from line 22 above.

23b. - \$ **2,455.00**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ **-2,455.00**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.
 Yes.

See Continuation Sheet

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

The debtor anticipates having to find another place to live and may have to pay rent. Also, the debtor anticipates that his medical expenses will increase over the next year due to his medical condition.

IN RE Carroll, ReganCase No. 3:14-bk-30726

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: May 22, 2014Signature: /s/ Regan Carroll
Regan Carroll

Debtor

Date: _____

Signature: _____

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: _____

(Print or type name of individual signing on behalf of debtor)

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Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.